For many Americans, the possibility of owning their own business is the ultimate dream. Whether it is the independence of working for oneself, turning a passionate interest into a viable business, or taking change after a life-event, entrepreneurship today must be similar to the pioneer spirit that led to the founding of our country.

Yet, many who are interested in owning their own business are unsure how to get started. Sadly, others who have the conviction to own a business lack the financial support and marketing savvy that are necessary to help ensure the new business venture is one that is needed and can be self-sustaining.

The Wellsboro area is fortunate to have several local resources available to assist the would-be entrepreneur. They include:

- The University of Scranton's Small Business Development Center, which is sponsored by the US Small Business Administration and the Pennsylvania Department of Community and Economic Development. Has an outreach office located at Penn College of Technology, North Campus on Route 6 in Wellsboro. The SBDC gives a monthly class called “First Steps” and provides one-on-one free consulting services to entrepreneurs.

- Northern Tier Regional Planning and Development Commission, a local regional economic development agency supporting business development in five northern counties of our commonwealth, including Tioga County. The main office is located in Towanda.

- Tioga County Development Corporation (TCDC), a county-wide entity that supports business and economic development in Tioga County. Their office is located at 114 Main Street in Wellsboro, in the same office housing the Wellsboro Area Chamber of Commerce and Tioga County Visitors Bureau.

- Wellsboro Area Chamber of Commerce, an organization supporting its membership in the Wellsboro area by promotions, events and festivals; work groups dedicated to retail, enhancement and tourism; monthly meetings; and providing relocation and visitor packages to interested parties. Our office is located at 114 Main Street, Wellsboro. We can be reached at (570) 724-1926 or via email at info@wellsboropa.com.

For more information about starting your own business, follow the links below:
To request assistance from Sue Dillon, Consultant, University of Scranton’s Small Business Development Center, complete the “Request for Counseling” form. Ms. Dillon can assist you in the preparation of a business plan, sorting through regulatory requirements, and financing options.
The items below are the critical components of a Business Plan. Business Plans accomplish several things:

- Objectively states the needs of the business such as start-up and operating costs.
- Indicates where more planning and effort may be required.
- Provides potential lenders with a full picture of your proposed business.

Prepare a written document that covers the following points:

1. Business Objectives – state in 50 words or less:
   a. The service or product you will sell,
   b. Who you will sell your service or product to, and
   c. What will make your business stand out from the competition?

2. Personal Objectives
   a. Why are you starting this business?
   b. What are your income requirements?

3. What is the proposed business location?

4. What will be your hours of operation?

5. Who is the competition?

6. What is your marketing strategy?

7. What materials and inventory are needed, and who will be the suppliers?

8. Identify the regulatory requirements – for example:
   a. Form of organization (e.g., sole proprietorship, corporation)
   b. What permits and licenses are required?
   c. Federal Employer Identification Number (EIN)
   d. Pennsylvania Sales Tax Number
   e. Zoning and building codes

9. What is the business’s “break-even” point? Determine the following:
   a. Monthly operating expenses
- Rent, payroll, taxes, utilities, advertising, insurance, travel, supplies, equipment, postage, telephone, trash removal, licenses, maintenance, accounting fees, legal fees
  b. Cost of goods; the cost to purchase or manufacture what you are selling
  c. Volume of sales needed to meet the above costs

10. What is your start-up cost? Do you need financing?

11. What insurance coverage is needed; e.g., liability, workers compensation, fire, theft, life, health, auto?

12. What recordkeeping system(s) will you use for income, expenses, customer records, payroll, inventory and purchasing?

13. What accounting or legal services are needed?
FREQUENTLY ASKED QUESTIONS

Q - How do I get information about my industry?
A - http://sbdcnet.utsa.edu/SBIC/industry.htm
     http://www.pasbdc.org/what/resources/industryspecific.asp

Q - How do I locate potential suppliers for my business?
     Thomas Register – www.thomasregister.com

Q - How do I get involved in a franchise?
A - “Franchise Opportunities Handbook”
     January 2006 issue of Entrepreneur magazine

Q - How do I get demographic information?
A - U.S. Census Bureau – www.census.gov
     PA Small Business Development Center – www.pasbdc.org
     Northern Tier Regional Planning and Development Commission -
     http://www.northerntier.org/upload/Tioga%20County%20Profile.pdf
First steps to take when starting your business, as well as important resources.

1. **Register the Name.** Any company conducting business in Pennsylvania under as assumed or fictitious name must register the name with the Pennsylvania Department of State.

   a. File Form DSCB:54-311 with the Corporations Bureau. The current cost to register is $70 for individuals and corporations.

   Fictitious Name Search
   Corporations Bureau
   PO Box 8722
   Harrisburg, PA 17105-8722
   (717) 787-1057 or (717) 787-2004
   [www.dos.state.pa.us/corps](http://www.dos.state.pa.us/corps)

   b. Place an advertisement in one local newspaper with general circulation and the county legal paper. For Tioga County, Pennsylvania:

   Wellsboro Gazette
   25 East Avenue
   Wellsboro, PA 16901
   (570) 724-2287

2. **Apply for an Employer Identification Number (EIN).**


3. **File an Enterprise Registration Form.** The Pennsylvania Departments of Revenue and Labor & Industry have developed a combined enterprise registration form, PA100. The form is used to register a business for any of the following:

<table>
<thead>
<tr>
<th>Cigarette License</th>
<th>Corporation Taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer Withholding</td>
<td>Hotel Occupancy Tax</td>
</tr>
<tr>
<td>Liquid Fuels &amp; Fuels Tax</td>
<td>Local Sales Tax</td>
</tr>
<tr>
<td>Motor Carriers Road Tax</td>
<td>Promoter</td>
</tr>
<tr>
<td>Public Transportation Assistance Tax</td>
<td>Reporting &amp; Payment Methods</td>
</tr>
<tr>
<td>Sales Tax</td>
<td>Sales Tax Exempt Status</td>
</tr>
<tr>
<td>Transient Vendor</td>
<td>Unemployment Compensation</td>
</tr>
</tbody>
</table>
a. Submit PA100, available from SBDC, or www.paopen4business.state.pa.us

b. The application must be filed prior to commencing business. If you are unsure whether you will need to collect sales tax, call (717) 787-1064.

4. **Comply with Local Regulations.** Business licenses may be required by the local municipal government. Contact the borough or township where your business will be located to obtain the rules and regulations, including business licenses, zoning requirements, occupational privileges taxes and local income tax rules.

- Charleston Township (570) 724-5353
- Chatham Township (570) 376-5521
- Covington Township (570) 659-5439
- Deerfield Township (814) 326-4308
- Delmar Township (570) 724-5482
- Duncan Township (570) 353-7532
- Farmington Township (570) 827-2584 or (570) 827-3016
- Gaines Township (814) 435-6471
- Hamilton Township (570) 638-3592
- Jackson Township (570) 537-6367
- Lawrence Township (570) 827-2254 or (570) 827-2784
- Lawrenceville Borough (570) 827-2066
- Liberty Township (570) 324-3621
- Mansfield Borough (570) 662-2315
- Middlebury Township (570) 376-2232
- Morris Township (570) 353-2270
- Nelson Township (570) 827-7892
- Osceola Township (814) 258-5411
- Putnam Township (570) 659-9595
- Richmond Township (570) 662-3774
- Roseville Borough (570) 549-5755
- Rutland Township (570) 549-4503
- Shippen Township (570) 724-1790
- Sullivan Township (570) 549-7051
- Tioga Borough (570) 835-5226
- Tioga Township (570) 835-5130
- Union Township (570) 673-3395
- Ward Township (570) 673-3704
- Wellsboro Borough (570) 724-3186
- Westfield Borough (814) 367-2632
- Westfield Township (814) 367-2997
5. **Obtain the Necessary Occupational License.** The following are available License types by profession. Licensure requirement can be found on the Department of State's website, [http://www.dos.state.pa.us/bpoa/site](http://www.dos.state.pa.us/bpoa/site)

- Accountancy – Accountancy Firm, Certified Public Accountant, Public Accountant
- Architects – Registered Architect, Architectural Firm
- Auctioneer – Apprentice Auctioneer, Licensed Auction House, Auctioneer, Licensed Auction Company, Registered Auction Company, Registered Auction House
- Barber – Barber Teacher, Barber Manager, Barber, Barber Shop, Barber School
- Certified Real Estate Appraiser – Certified Residential Appraiser, Certified General Appraiser, Certified Pennsylvania Evaluator, Certified Broker/Appraiser
- Chiropractor – Chiropractor
- Cosmetology – Cosmetology Teacher, Cosmetologist, Cosmetician, Manicurist, Cosmetologist Shop, Cosmetician Shop, Manicurists Shop, Cosmetology School
- Dentistry – Dentist, Dental Hygienist, Anesthesia Permit Unrestricted, Anesthesia Permit Restricted I, Anesthesia Permit Restricted II
- Engineer – Professional Engineer, Professional Land Surveyor, Professional Geologist
- Funeral Director – Funeral Director, Funeral Supervisor, Funeral Director Limited, Branch, Estate, Professional Corporation, Sole Proprietor, Partnership, Restricted Business Corporation, Widow, Pre-1935 Business Corporation
- Landscape Architect – Landscape Architect
- Medicine – Medical Physician and Surgeon, Graduate Medical Trainee, Medical Interim Limited, Drugless Therapist, Medical Physician Assistant, Acupuncturist, Midwife, Respiratory Care Practitioner, Athletic Trainer
- Navigation Commission – Pilot First Class, Pilot Second Class, Pilot Third Class, Pilot Fourth Class, Pilot Fifth Class, Pilot Sixth Class
- Nursing – Registered Nurse, Practical Nurse, Certified Registered Nurse Practitioner, Dietician-Nutritionist
- Nursing Home Administration – Nursing Home Administrator
- Occupational Therapy – Occupational Therapist, Occupational Therapist Assistant, Occupational Therapist
- Optometry – Optometrist, Additional Practice Location, Optometrist Diagnostics, Optometrist Therapeutics, Optometrist Therapeutics/Glaucoma
- Osteopathic Medicine – Osteopathic Physician and Surgeon, Osteopathic Physician Assistant, Osteopathic Acupuncturist, Osteopathic Respiratory Care, Osteopathic Physician, Graduate Osteopathic Trainee, Athletic Trainer
• Pharmacy – Pharmacist, Pharmacy Retail, Pharmacy Institution
• Physical Therapy – Physical Therapist, Physical Therapy Assistant
• Podiatry – Doctor of Podiatric Medicine
• Psychology – Psychologist
• Real Estate Commission – Associate Broker, Cemetery Associate Broker, Cemetery Registration, Cemetery Broker (Sole Proprietor), Cemetery Broker of Record, Cemetery Salesperson, Manager of Record, Branch Office, Broker (Sole Proprietor), Broker (Corp, LLC, Partner), Rental Listing Referral Agent, Real Estate Salesperson, Real Estate School, Broker Multi-Licensee, Cemetery Broker (Corp, LLC, Partner), Rental Listing Referral Agent, Campground Membership Salesperson, Builder/Owner Salesperson, Time Share Salesperson
• Social Work – Social Worker, Clinical Social Worker, Marriage and Family Therapist, Professional Counselor
• Speech & Hearing – Speech Language Pathologist, Audiologist, Teacher of the Hearing Impaired
• Vehicle Board – Vehicle Dealer, Vehicle Salesperson, Vehicle Branch, Vehicle Auction, Vehicle Manufacturer, Manufacturer Branch, Vehicle Registration, Vehicle Distributor, Used Lot
• Veterinary Medicine – Veterinarian, Veterinary Technician


Liquor & Beer License – Liquor Control Board
(717) 783-8250, www.lcb.state.pa.us

Drug, Devices & Cosmetics License – State Department of Health
(717) 787-2307, www.health.state.pa.us

Eating & Drinking Permit – PA Department of Agriculture
(717) 787-4737, www.agriculture.state.pa.us

Manufacture of Frozen Desserts – PA Department of Agriculture
Form AFC-222
(717) 772-8573, www.agriculture.state.pa.us

Bedding & Upholstery Registration – Department of Labor & Industry
Form LIBU 32A and Form LIBU 28
(717) 787-6848, www.dli.state.pa.us

Stuffed Toy Registration – Department of Labor & Industry
Form LIBU 35 and Form LIBU 47
(717) 787-6848, www.dli.state.pa.us

Employment Agency License – Department of Labor
(717) 783-1697, www.dli.state.pa.us
Adult Day Care License – Department of Public Welfare
(570) 963-4749, www.dpw.state.pa.us

Children’s Day Care Center – Department of Public Welfare
(570) 963-4371, www.dpw.state.pa.us
Did you know that some regulatory and environmental requirements apply to all businesses, regardless of size or type? For example:

- All businesses must display an OSHA workplace safety poster in the workplace.
- All businesses with one or more employees must have a written Hazard Communication Program, if they are using hazardous chemicals in the workplace.
- All businesses, then those with less than ten employees, must communicate an Emergency Action Plan and a Fire Prevention Plan to their employees.
- All businesses must comply with Pennsylvania Department of Labor & Industry mandatory workplace postings.
- All businesses with more than ten employees must post a summary of occupational illnesses and injuries (from February 1 through April 30) and submit annual illness and injury reports to OSHA.
- All businesses using standard fluorescent light bulbs (containing mercury) should either recycle or switch to low mercury lamps - simply throwing your old lands in the dumpster is not permitted.
- All businesses that generate greater than 220 pounds of hazardous waste per month must obtain an EPA Identification Number.
- All businesses wishing to operate a new or existing regulated storage tank must register that tank with the Department of Environmental Protection.
- Small businesses can reduce their workers’ compensation premiums by 5% each year for up to five years if they establish a safety commitment that meets certain requirements.
- The following small businesses may need environmental permits and/or are subject to environmental regulations:
  - Auto repair shops
  - Auto body shops
  - Bakeries
  - Car washes
  - Dry cleaners
  - Farms
  - Gasoline service stations
  - House architectural structure painters
  - Laundromats
  - Print shops
  - Refrigeration/air conditioning service
  - Restaurants
To learn more about these and other potential environmental, health and safety regulatory requirements for your small business, contact:

PASBDC Environmental Management Assistance Program (EMAP)
(877) 275-3627
www.askemap.org

Or contact Sue Dillon, Consultant, University of Scranton SBDC, (570) 724-7703
Once you decide to establish a business, your first consideration will be the type of organization to use. Legal and tax considerations will help determine your final choice, as well as personal needs of the particular business. There are three principal kinds of business structures: the sole proprietorship, the partnership, and the corporation.

There are advantages and disadvantages to each of the legal forms of business you may choose. As an entrepreneur, you must examine all the characteristics and consult a knowledgeable legal professional when considering the formation of your business.

**SOLE PROPRIETORSHIP**

Most small businesses operate as sole proprietorships. This is the simplest form of organization and allows the single owner to have sole control and responsibility. Some advantages of the sole proprietorship are less paperwork, a minimum of legal restrictions, owner retention of all profits, and ease in discounting the business. Disadvantages include unlimited personal liability of all debts and liabilities of the business, limited ability to raise capital, and termination of the business upon the owner's death.

You should note that a small business owner might select the sole proprietorship to begin. Later, if the owner succeeds and feels the need, he or she may decide to form a partnership or corporation.

**GENERAL PARTNERSHIP**

A partnership is similar to a sole proprietorship except that two or more people are involved. Advantages are that it is easy to establish, can draw on the financial and managerial savvy of all of the partners, and the profits are not directly taxes. Some disadvantages are unlimited personal liability for the firm's debts and liabilities, termination of the business with the death of a partner, and the fact that any one of the partners can commit the firm to obligations.

The partnership is formed by an agreement entered into by each partner. This agreement may be informal, but it is advisable to have a written agreement drawn up between all parties. While no filing is required to form a general partnership, it may be required to file a fictitious name registration. Refer to the section “How to Register Your Business Name.”
LIMITED PARTNERSHIP

A limited partnership is a partnership formed by two or more people, having one or more general partners and one or more limited partners. The limited partners have limited exposure to liability and are not involved in the day-to-day operations of the limited partnership.

A Pennsylvania limited partnership is formed by filing with the Corporation Bureau, Department of State:
- Certificate of Limited Partnership, Form DSCB:15-8511, and
- Docking Statement in duplicate, Form DSCB:15-134A.

LIMITED LIABILITY COMPANY

The limited liability company (LLC) is a hybrid between a partnership and a corporation, providing the liability protection of a corporation with the advantage of being treated as a partnership. This allows flexibility of a partnership with the liability protection of a corporation.

A Pennsylvania limited liability company is formed by filing with the Corporation Bureau, Department of State:
- Certificate of Organization, Form DSCB:15-8913, and
- Docking Statement in duplicate, Form DSCB:15-134A.

LIMITED LIABILITY PARTNERSHIP

A limited liability partnership (LLP) is an existing partnership that files an election with the Corporation Bureau, Department of State, claiming LLP status. The effect of becoming an LLP is to provide general partners with additional protection from liability.

A Pennsylvania limited liability partnership is formed by filing with the Corporation Bureau, Department of State:
- Election of LLP Status, Form DSCB:15-8201A, and
- Docking Statement in duplicate, Form DSCB:15-134A.

CORPORATION

A corporation is the most complex form of business organization. It is costlier and more difficult to create because of the paperwork required. Business activities are restricted to those listed in the corporate charter. However, most corporations list a general-purpose clause.

Advantages of a corporation are that the liability is limited to the amount owners have paid into their share of stock, and the corporation’s continuity is
unaffected by the death or transfer of shares by any of the owners. Some disadvantages are extensive recordkeeping, close registration, and double taxation (taxes paid on profits and taxes paid on dividends paid to owners).

A Pennsylvania corporation is formed by filing with the Corporation Bureau, Department of State:

- Articles of Incorporation, Form DSCB:15-1306 and
- Docking Statement in duplicate, Form DSCB:15-134A,

Foreign (out of state) corporations must submit an application for a Certificate of Authority (form DSCB:15-4124) to conduct business in Pennsylvania.

**S CORPORATION**

Closely held corporations may elect to be taxed as federal or state s corporations (IRC 1361-1379), which permit shareholders to pay taxes on corporate net income personally, as if it were a partnership. S corporation status is limited to corporations that have a certain limited number of shareholders. The percentage of income the corporation can derive from passive investments is also restricted. A Pennsylvania corporation cannot elect to be an S corporation unless it has also applied for federal S status.

A Pennsylvania S corporation is formed by filing with the Pennsylvania Department of Revenue within 75 days of the beginning of your fiscal year:

- Form REV-1640

When you receive a copy of your federal notification of approval from the IRS, you must provide a copy to the Pennsylvania Department of Revenue. S corporations are responsible for filing and paying Capitol Stock Tax.

**CONTACT INFORMATION**

Bureau of Corporation Taxes
Pennsylvania Department of Revenue
Specialty Taxes Division
Attn: “S” Corporation
Harrisburg, PA 17128-0704
(717) 783-6035
[www.revenue.state.pa.us/revenue/site/default.asp](http://www.revenue.state.pa.us/revenue/site/default.asp)

Corporation Bureau
Pennsylvania Department of State
206 North Office Building
Harrisburg, PA 17120
(717) 787-1057 or (888) 659-9962
[www.dos.state.pa.us/corps/site/default.asp](http://www.dos.state.pa.us/corps/site/default.asp)
Unfortunately, television hucksters who market their books for sale give the impression that there is easy money to be had for starting a business. This is not the case. However, small businesses do have several options with regard to financing.

**HOW BUSINESSES ARE COMMONLY FINANCED**

1. Utilizing Your Own Resources
   a. Savings, stocks, bonds, pension plans, life insurance policies, home equity loans, credit cards are typical examples.
   b. Build the business slowly, without incurring a lot of debt.
   c. Consider leasing versus purchasing, equipment or space.

2. Bringing on Equity Partners (e.g., family and friends). Put it in writing.

3. Local Bank – Commercial or Personal Loans, Lines of Credit
   a. Present your Business Plan.
   b. Lender will evaluate character, capacity, conditions, collateral and capital.
   c. Lender may also use a scoring system based on historical indicators for your type of business.

4. State and Federal Grants and Low-Interest Loans
   a. Grants – Very few available and they generally are for very specific, specialized things.
   b. Low-interest Loans – Primarily distributed through a local development agency (in Tioga County, PA, this would include Northern Tier Regional Planning and Development Commission and TCDC); these have eligibility criteria and may also require creation of new jobs.
   c. Banks.
   d. U.S. Small Business Administration – Partners with local banks to provide loan guarantee programs.

**HOW TO OBTAIN FINANCING**

The following are critical for obtaining financing:

1. The proposed business must be viable, and you must present a solid, written Business Plan.
2. You must invest some of your own money, usually 10% - 40% of the project cost. No one will finance 100% of a business project.

3. You must supply certain information when applying for a loan, including:
   a. Personal financial information, usually for the last three years, such as tax returns and a personal financial statement,
   b. Historical financial information from an existing business, if applicable (again, the past three years tax returns), and
   d. Documentation of how much money you need, and how it will be spent.
**REQUEST FOR COUNSELING FORM**

<table>
<thead>
<tr>
<th>A. NAME OF COMPANY</th>
<th>B. CONTACT PERSON</th>
<th>C. TELEPHONE</th>
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<tr>
<th>I. CURRENTLY IN BUSINESS?</th>
<th>J. OWNERSHIP</th>
<th>K. LEGAL FORM OF</th>
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<th>L. BUSINESS TYPE?</th>
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<tr>
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<table>
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<tr>
<th>N. BUSINESS STATUS</th>
<th>O. BRIEF DESCRIPTION OF BUSINESS (REQUIRED)</th>
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<tr>
<td>☐ WHOLESALE</td>
<td></td>
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<tr>
<td>☐ NOT IN BUSINESS</td>
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<td>☐ APPLICANT</td>
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<tr>
<td>☐ C CORPORATION</td>
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<td>☐ S CORPORATION</td>
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<thead>
<tr>
<th>P. AREAS IN WHICH YOU REQUEST ASSISTANCE</th>
<th>Q. HOW DID YOU HEAR ABOUT US SERVICES?</th>
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<tbody>
<tr>
<td>☐ ACCOUNTING &amp; RECORDS</td>
<td>☐ BANK</td>
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<tr>
<td>☐ BUYSELL BUSINESS</td>
<td>☐ CHAMBER</td>
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<td>☐ TELEVISION</td>
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<td>☐ CLIENT</td>
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<tr>
<th>S. ETHNIC GROUP</th>
<th>T. VETERAN STATUS</th>
<th>U. LEGISLATORS</th>
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<td>☐ VETERAN</td>
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<tr>
<th>V. IN THE LAST 20 YEARS HAVE YOU RECEIVED?</th>
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<tbody>
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<td>☐ YES</td>
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<tr>
<td>☐ NO</td>
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<tr>
<td>☐ TEMPORARY ASSISTANCE TO NEEDY FAMILIES (TANF)</td>
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<tr>
<th>X. DISABLED?</th>
<th>Y. IN THE LAST 20 YEARS HAVE YOU RECEIVED?</th>
<th>V. IN THE LAST 20 YEARS HAVE YOU RECEIVED?</th>
</tr>
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<tr>
<td>☐ YES</td>
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<td>☐ NO</td>
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<td>☐ NO</td>
</tr>
</tbody>
</table>


**SIGNATURE & TITLE OF REQUESTER**

**RETURN COMPLETED FORM TO:**

THE UNIVERSITY OF SCRANTON

SBER, ESTATE BLDG 2, 900 LINDEM ST
SCRANTON, PA 18510

CMS APPROVAL NO. 2016-2017

**DATE**

**FOR INTERNAL USE**

☐ S

☐ L
REQUEST FOR COUNSELING FORM

SBDC Client Rights and Responsibilities

You have the right to expect:

1. Consulting Assistance Provided at No Charge - Because the SBDC program is supported by funding from the US Small Business Administration, the Pennsylvania Department of Community and Economic Development, The University of Scranton and other funders, consulting is provided at no charge to you. Fees may apply for training programs, special services (such as research), materials, and publications.

2. Confidentiality of Information Provided - All SBDC representatives agree to abide by the Pennsylvania SBDC's Standards of Professional Ethics and Conflict of Interest Policy. Information you provide will be held in strictest confidence and will not be released to any parties outside of the Pennsylvania SBDC network. Information on you will not be sold or provided to other organizations. Specific information on you and the nature of your engagement with the SBDC will not be released without your consent. No information you provide will be used to the commercial advantage of any SBDC representative or to the advantage of a third party.

   Exceptions:
   * Information about the SBDC's service delivery is reported in aggregate to its funders and the general public. Specific information about you will not be released without your consent.
   * The SBDC will collect and report in aggregate to its funders and the general public information on you such as demographic statistics: size, location, age and industry of your business; the general nature of your engagement with the SBDC; and impact statistics such as financing obtained, sales increased or jobs created.
   * If you were referred to the SBDC, the SBDC will notify the referrer that you have sought assistance from the SBDC. The SBDC, however, will not disclose in detail the nature of the assistance you are requesting.

3. Unbiased Recommendations - SBDC representatives will not knowingly recommend the purchase of goods or services from any individual or firm with which any SBDC representative has a financial, familial or personal interest.

4. Non-Disclosure of Trade Secrets - Sensitive trade secrets pertaining to unique facts of your business will not be used to benefit another client of the SBDC or any SBDC representative. You understand that sensitive trade secret information is information which is not obvious, which is unknown, or which is unique and pertains to new inventions, secret manufacturing and processing procedures or formulas, or any new innovative process. You understand that it is your responsibility to inform the SBDC of any such sensitive trade secrets both verbally and in writing.

5. Assistance, Guidance, Recommendations and Education - The SBDC program is an educational program. The SBDC will work with you on your specific issues to help build your management skills and knowledge. It is your responsibility to accept and implement recommendations. The SBDC will not:
   * Negotiate on your behalf
   * Write your business plan
   * Act as an employee of your business

As an SBDC client you are responsible for:

1. Participating in Surveys - Because this program cares about the quality of services provided, and because it is primarily funded with public support, the SBDC undertakes a number of initiatives to ascertain the quality and impact of services provided to you. Your candid feedback is critical to the long-term success of this program.

2. Accepting Responsibility and Waiving All Claims - In recognition that you are ultimately responsible for the success or failure of your business and that all decisions pertaining to implementing plans and operating your business are solely your responsibility, you hereby waive all claims of damages against the University of Scranton SBDC and the Pennsylvania SBDC program, the University of Scranton, the US Small Business Administration, and the Pennsylvania Department of Community and Economic Development, based on any advice or information provided by the SBDC.

I have read and understand the above stated terms and conditions.

Print Name & Title
Signature
Date

SBDC Consultant
Date

RETURN COMPLETED FORM TO:
THE UNIVERSITY OF SCRANTON SBDC, ESTATE BLDG FL 2, 805 LINDEN ST
SCRANTON, PA 18510
0468 APPROVAL NO. 3245-0591